

the  
overseas  
disability  
charity



# Annual Report 2018/19

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Report and Financial Statements  
Year Ended 30 June 2019

### **Cover photo**

Members of the “Trachoma School Club” in Ethiopia, set up to spread education messages about preventing this highly infectious eye disease.

## Secretary and Registered Office

Moin Uddin, CBM UK, Oakington  
Business Park, Dry Drayton Road,  
Oakington, Cambridge, CB24 3DQ

## Chief Executive

Kirsty Smith

## Leadership Team

Director of Fundraising and  
Communications – Harriet Millward

Director of International  
Programmes – Matthew Hanning

Director of Finance and Corporate  
Services – Philip Nye (to July 2019)

Director of Finance and Operations  
– Moin Uddin (from July 2019)

## Company Number

03148424

## Charity Numbers

CBM UK 1058162 (England and  
Wales) SC041101 (Scotland)

## Bankers

Lloyds Bank plc, Black Horse House,  
Castle Park, Cambridge, CB3 0AR

## Auditors

BDO LLP, Yare House, 62-64  
Thorpe Road, Norwich, NR1 1RY

## Christian Blind Mission (United Kingdom) Limited

[www.cbmuk.org.uk](http://www.cbmuk.org.uk)

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CBM (UK) Limited is a registered charity in  
England and Wales (no 1058162) and registered  
with the Office of the Scottish Charity Regulator  
(SC041101). Company number 09006116

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# From our Chair

Robert McCorquodale



In May 2019, I was delighted to join CBM UK as Chair of Trustees. Through my work as a human rights lawyer, including in developing countries, I have often seen people with disabilities excluded and their potential ignored, and I've been disappointed at how few organisations are tackling this issue. Yet, as you can read in this Annual Report, CBM UK does make a difference to the lives of so many people with disabilities. It continues to deliver high-quality, innovative inclusive education, livelihoods and health programmes but also, increasingly, to share expertise with others.

This year has seen CBM UK's highest ever spending on life-changing programmes: £7 million, up from £6.4 million last year.

Behind that figure, are stories of thousands of lives transformed. For example, on p.25 you can read about Salomé, a grandmother from Rwanda, who had sight-restoring surgery. Along with many of our supporters, I followed her story as part of our See the Way appeal and the emotional moment when we heard that she can see again will stay with me for years to come.

I'm proud to have joined an organisation that makes such an extraordinary impact on lives around the world. I am also grateful to, and impressed by, the generosity of wonderful supporters who have made it happen. Thank you.



CBM UK does make  
a difference to the  
lives of so many people  
with disabilities.

Robert McCorquodale



# From our Chief Executive

Kirsty Smith

Embracing partnership is one of CBM's core values and 2018/19 was another year when working together brought transformational results.

Delivering our programmes through local partners like disabled people's organisations, hospitals and community groups, ensures they are adapted to local needs, and that we support the creation of locally owned systems and structures that will go on delivering long-term change in the future. You can read in this report how we've been tackling blinding trachoma in Kenya (p.12), supporting vulnerable Rohingya refugees in Bangladesh (see p.20), and working to support more

inclusive approaches within UK government humanitarian projects in Nigeria (see p.22).

Being part of a global family is another way partnership strengthens our impact. In 2018 I became Chair of CBM's International Leadership team and you can read about our new global strategy on p.10-11.

At the heart of our work is the partnership we have with you, our supporters. I hope you are inspired by the stories of what we've achieved together in 2018/19 and will continue to work with us in the future.



Kirsty talks with a patient at Kabgayi Eye Unit, Rwanda, after her cataract surgery. © CBM/Hayduk

# Trustees' Report

## Structure, Governance and Management

### Governing Document

Christian Blind Mission (United Kingdom) Limited is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association dated 12 January 1996. The Charity is also registered with the Office of the Scottish Charity Regulator 'OSCR' with registered charity number SC041101. The directors of the Charity are its Trustees for the purposes of charity law and throughout this report are collectively referred to as the Trustees.

### Public Benefit

The Trustees have given due regard to the public benefit guidance published by the Charity Commission and are confident that CBM UK's work assisting people with disabilities in the poorest parts of the world satisfies the public benefit requirements as laid out in the Charities Act 2011.

### Organisation

The Board of Trustees administers the Charity. The Trustees normally hold four meetings each year. The Board has delegated approval for day-to-day operational decisions to the Chief Executive and Leadership Team under a scheme of delegated authority. All decisions outside this scheme are approved by the Board.

### Trustees

The following Trustees served during the year:

**Jan Flawn (Chair until May 2019)**

**Robert McCorquodale (appointed November 2018, Chair from May 2019)**

**Dr. Chinwe Osuchukwu**

**Edwin Godfrey**

**Pam Gosal**

**Mary Bishop**

**James Raynor**

**Kit Lawry**

**Robert Dillarstone (appointed January 2019)**

**Gill Kelly (appointed January 2019)**

**Elizabeth Dun (appointed January 2019)**

**Max Teare**

**Rachel Jones**

**Adrian Hopkins**

**Kristin Van Zwieten**

In July 2019 CBM bid farewell to five of these Trustees after a combined 26 years' service. Jan Flawn, Max Teare, Rachel Jones, Adrian Hopkins and Kristin Van Zwieten, have brought a wealth of knowledge and experience to CBM UK and we offer our heartfelt thanks for their immense contribution.

We were delighted to welcome four new members of the Board this year – Robert Dillarstone, Gill Kelly, Elizabeth Dun and our new Chair, Robert McCorquodale. More

information about all our Trustees can be found on our website at [www.cbmun.org.uk/who-we-are/our-people/trustees/](http://www.cbmun.org.uk/who-we-are/our-people/trustees/)

### **Appointment of Trustees**

As set out in the Articles of Association, the Trustees are recruited and appointed by the Board. The Trustees are appointed to serve for a period of three years and are eligible for re-appointment for one further term.

### **Trustees' induction and training**

On appointment, Trustees participate in a comprehensive induction programme tailored to their experience and skills. Trustees are encouraged to undertake training to brief them on the legal obligations under charity and company law and to attend appropriate external training events and projects where these will facilitate the undertaking of the role.

### **Our structure**

CBM UK is a member of the CBM International Federation, which links 10 member organisations around the world and integrates global programme and policy efforts to maximise impact for people with disabilities.

CBM UK works through CBM's network of country offices, which provide vital links with our local partners, host governments and institutions, and create networks between the different partner organisations, governments, Disabled People's Organisations and other NGOs. In addition, CBM employs technical experts to build capacity and ensure quality. With our team of technical advisors,

surgeons, ophthalmologists, other health workers, humanitarian, livelihood and education specialists working alongside partners around the world, communities receive long-lasting and effective support.

CBM UK is also represented in Scotland and Northern Ireland.

### **Staff**

The work of CBM UK relies on the commitment and hard work of its valued staff. CBM UK employs 40 people in the UK, with expertise in international development and disability, programme management, fundraising, communications, administration, finance and governance. CBM UK is committed to equality in recruiting, training, promotion and career development.

### **Volunteers**

The financial statements set out the results for the year but do not reflect the considerable and vital support of our many volunteers. The Trustees and staff are extremely grateful for their commitment and contribution.

### **Remuneration**

All Trustees give of their time freely and no trustee received remuneration in the year. Details of Trustees' expenses and related party transactions are disclosed in note 4 and note 13 to the accounts. The pay of staff is reviewed annually and normally adjusted for increases in the retail price index. Salaries are also benchmarked against similar sized organisations in the local area.



# Strategic Report







School children in Meru County, Kenya, learning about the importance of face washing to prevent blinding disease trachoma.



# Introducing CBM's Global Strategy

CBM UK is part of a global family. In 2018, CBM International launched a new strategy, setting out clear and ambitious global goals for our work until 2023.

## The bigger picture

Our vision is for an inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential.

While the world is making progress in tackling poverty, people with disabilities are being left behind. CBM's strategy is driven by stark facts:

- 1 in 7 people has a disability - more than a billion people around the world.
- 80% of people with disabilities live in developing countries.
- 20% of the poorest people living in developing countries have a disability.

## We have four goals

- Strengthening the voice and autonomy of people with disabilities, supporting them to promote inclusion and hold decision-makers to account.
- Building inclusive, resilient communities where people with disabilities are recognised as equals and included.
- Building inclusive and sustainable local and national systems and services making healthcare and other vital services accessible.
- Ensuring that people affected by natural and human-made disasters can access inclusive humanitarian assistance and protection.

We will achieve our Strategic Goals by implementing the following core areas of work, known as Initiatives:

## Disability Inclusive Development

Empowering people with disabilities to speak out and claim their rights.

## Community-Based Inclusive Development

Helping communities to be truly inclusive, enabling access to health and education and livelihood opportunities for all.



## Inclusive Eye Health

Improving access to eye care for all and eliminating Neglected Tropical Diseases.

## Community Mental Health

Empowering communities to address mental health needs and challenge the exclusion of people with psychosocial disabilities.

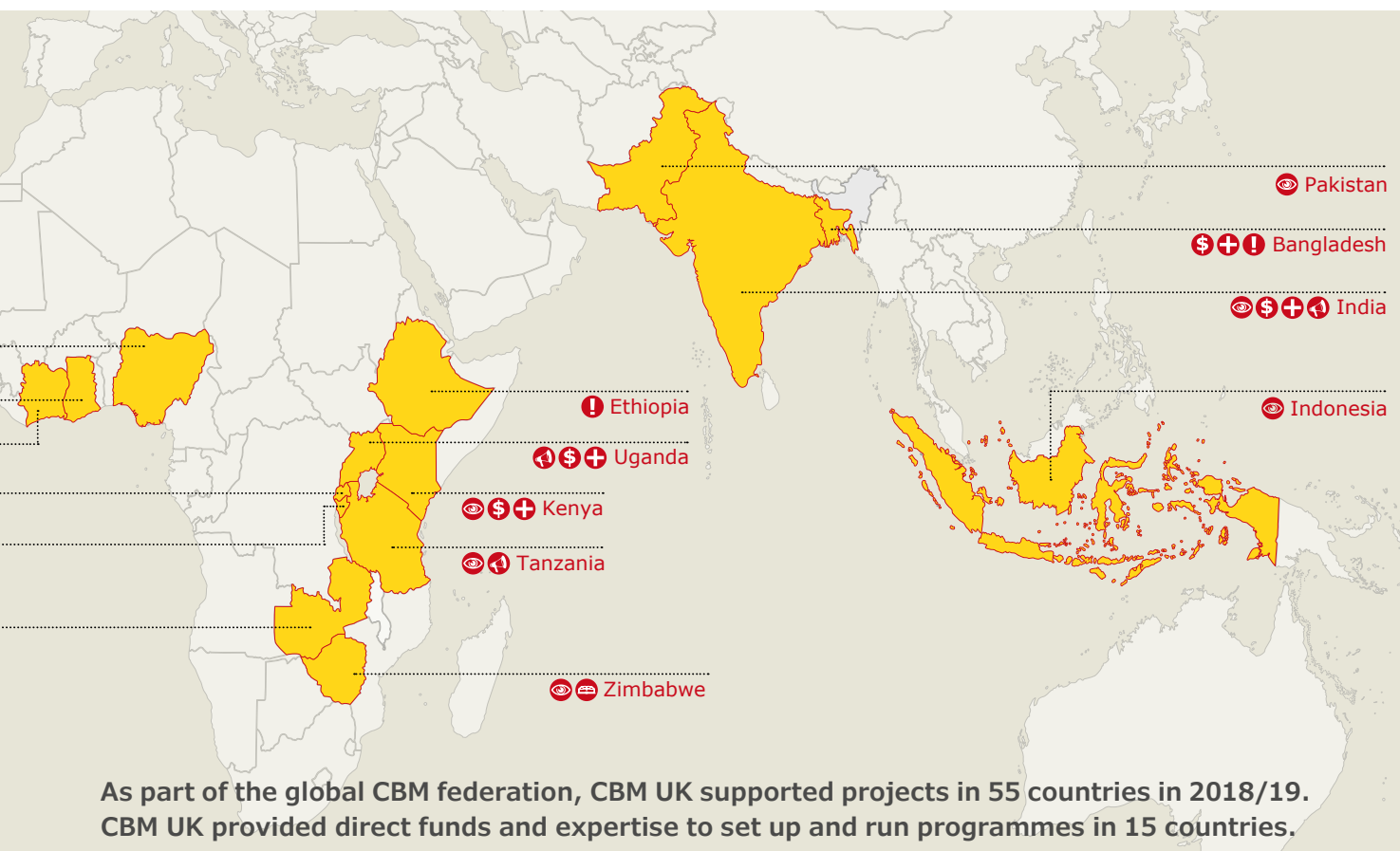
## Humanitarian Action

Ensuring people with disabilities receive vital humanitarian relief when disasters strike.

## 2018 ACHIEVEMENTS IN NUMBERS

From January-December 2018, globally, with our partners, CBM:

- Protected 29 million people from blinding diseases;
- Enabled 37,481 children with disabilities to go to school;
- Restored sight to 605,443 people through cataract surgery
- Supported 100,000 people with disabilities to earn a living.





# Saving Sight

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An estimated 36 million people are blind worldwide but shockingly three quarters of this blindness is avoidable. Over half is due to cataracts, which can be treated with surgery costing as little as £24. CBM works across the world's poorest countries to prevent avoidable blindness and restore sight.

## Reducing childhood blindness in Nigeria

No child should be needlessly blind, but in Nigeria, a lack of eye health services means that many children lose their sight because of diseases or conditions that could be treated or prevented.

Children who are blind or visually impaired in Nigeria also often struggle to go to school, move around safely and fulfil their potential. Thanks to the generosity of CBM supporters and Seeing is Believing, a collaboration between Standard Chartered and the International Agency for the Prevention of Blindness, our flagship programme is working in 11 states to prevent child blindness and visual impairment by improving access to eye health services.

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- **1,159 cataract operations for children delivered**
  - **950,811 screened for vision or eye problems**
- .....

## Tackling trachoma

The number of people at risk of blinding trachoma globally has fallen by 91%, according to the World Health Organization (WHO). CBM is working in eight countries to eliminate

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trachoma, usually found in the poorest communities, where poor sanitation and lack of access to clean water and healthcare services leave people at greatest risk.

## Meeting the challenge in Kenya

Our five-year programme in Meru County, Kenya, has left the area on track to completely eliminate trachoma and prevent it from recurring by 2022. Funded by the Queen Elizabeth Diamond Jubilee Trust and in partnership with African Inland Church Health Ministries (AICHM), we have:

- provided people who have advanced trachoma with surgery to relieve pain and save their sight;
  - supported improvements in hygiene and sanitation to prevent the spread of infection – trachoma is spread by flies, so the increase in good hygiene and sanitation practices, such as increasing use of latrines, has a major impact in its prevention;
  - supported school clubs in encouraging children to sing to their families and communities to raise awareness about trachoma.
- .....

- **35 villages in Meru are now Open Defecation Free (ODF)**
  - **3,434 trachoma trichiasis operations delivered**
- .....

For more information go to [www.cbmun.org.uk/what-we-do/saving-sight](http://www.cbmun.org.uk/what-we-do/saving-sight)

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**"Thank you for  
restoring my child's  
sight, you have  
wiped my tears."**

**Allen's mother,  
Elizabeth**

## ALLEN

Pictured here with her mother, nine-year-old Allen from Rwanda, East Africa, dreams of becoming a nurse. But when her sight began deteriorating, mum Elizabeth feared for her future. At school, Allen couldn't read words on the board or in a book, or write in a straight line. With large classes and little understanding of visual impairment, teachers simply ignored her. But thanks to CBM supporters, Allen has now had the cataract surgery that her family simply couldn't afford. She can see again. (Allen was featured as part of our See the Way Campaign – see p.24).



# Improving Health

CBM works in the world's poorest places to improve access to health care for people with disabilities and those at-risk, working with local hospitals and health authorities to strengthen services for the long-term.

## Ear Health in Zambia

In Zambia, children with disabling hearing loss routinely struggle to access education, while adults often face unemployment. 50% of hearing loss is preventable. Our PreVENT Project, supported by the Scottish Government's International Development Fund, aims to prevent hearing loss through improved community ear and hearing health care, and improve support and rehabilitation. The focus is on improving support in rural communities and strengthening health systems to provide accessible care to the most vulnerable people.

- **PreVENT trained and equipped a total of 24 nurses/clinical officers between October 2018 – April 2019.**
- **The trainees screened a total of 7,721 people in this period.**

## Tackling mental health stigma

One in four people across the globe will experience a mental health condition in their lifetime and those living in poverty are at greatest risk. People with mental health conditions in poor circumstances routinely face stigma and discrimination, and are least likely to access support or treatment.

2018/19 saw continued growth in our mental health work, in part due to the additional resources following last year's merger with BasicNeeds. Conditions like depression are a major cause of disability and ill-health 2018/19 worldwide, often leading to immense suffering. CBM and Time to Change Global joined forces on World Mental Health Day (10 October 2018), launching a major initiative to promote understanding and tackle stigma around mental health in Ghana, India, Kenya, Nigeria and Uganda.

The programme, supported by the UK government and Comic Relief:

- trains and supports people with lived experience of mental health conditions to speak out and raise awareness;
- improves public attitudes through social marketing and events hosted by people with lived experience of mental health conditions.

- **1 in 4 globally will experience a mental health condition in their lifetime**
- **25 individuals in Ghana will champion mental health awareness**

For more information go to: [www.cbmun.org.uk/what-we-do/improving-health](http://www.cbmun.org.uk/what-we-do/improving-health)





“Women are judged so much. Sometimes this pressure can bottle up and you just explode. We all need to accept ourselves as not perfect. We need to ask for a shoulder to cry on when we need to...”

Abena

#### ABENA

As part of our programme with Time to Change, 25 individuals with experience of mental health conditions have been trained as champions, helping raise awareness and change how their communities think about mental health. Abena, project coordinator in Ghana, who has experienced bipolar disorder is supporting them.



# Education for All

Only 50% of children with disabilities attend school globally and an estimated 90% of children with disabilities in developing countries have no access to formal education.

Without education, children are much less likely to be able to fulfil their potential and are more likely to live in poverty as an adult.

## How we help

CBM works in some of the poorest communities of the world to help children with disabilities access good quality education by:

- training teachers to meet the needs of disabled students;
- equipping schools with the right resources;
- providing support at school to children with disabilities;
- helping parents into employment so they can afford to keep their children at school;
- working to change attitudes, showing that people with disabilities can participate in all aspects of life, including going to school.

## Helping girls with disabilities into education

An estimated one in five secondary school-age girls in Zimbabwe are not at school and girls with disabilities are among those most likely to miss out.

In August 2018, CBM set up direct learning activities at hubs with Plan International in June 2019 to help girls with disabilities access education – the focus is on those aged 10-19 not currently attending school. We are:

- making sure learning environments are accessible for learners with disabilities and working with communities to reduce stigma and promote the importance of all children accessing education;
- working with local Disabled People's Organisations (DPOs). This will help to identify girls with disabilities and the barriers they face;
- training teachers to include students with disabilities.

The six-year programme, supported by the UK Government's Department for International Development (DFID), aims to reach over 21,000 girls who have never attended school or have dropped out.

- **An estimated 90% of children with disabilities in developing countries have no access to formal education.**
- **An estimated 1 in 5 secondary school-age girls in Zimbabwe are not at school**
- **The programme aims to support 21,000 Zimbabwean girls who have never attended school or who have dropped out.**
- **132 Learning Hubs will be set up to reduce the distance girls have to travel to school.**

For more information go to: [www.cbmun.org.uk/what-we-do/education-for-all](http://www.cbmun.org.uk/what-we-do/education-for-all)



Shamilla, 12, who has cerebral palsy, at an inclusive primary school, Uganda.



# Building Livelihoods

People with disabilities often find it difficult to earn a living, as they are excluded from education and training and face discrimination. As a result, they are less likely to be able to access resources or loans to get started. We provide training and support for people with disabilities, helping them to get a job or start their own business.

## **Helping people become financially independent**

Five per cent of Rwanda's population have disabilities and find it difficult to access employment and banking services.

Since 2017, we have been supporting people with disabilities to earn a living and become financially independent by setting up and supporting Village Savings and Loan Associations (VSLAs). Small groups save together and take small loans from those savings, for example to set up small businesses or income-generating activities. The programme has also installed solar panels for VSLA members who would not otherwise have access to electricity as well as rainwater harvesting tanks, saving people with disabilities significant time collecting water and offering income generation opportunities.

This programme is supported by the Scottish Government's International Development Fund.

- **6519 people with disabilities participating in savings schemes by March 2019**
- **110 solar panels and 155 rainwater harvesting tanks installed**

## **Innovative pathways to employment**

CBM is part of a consortium of NGOs led by Leonard Cheshire Disability that has launched an innovative new programme to help people with disabilities to access employment in Kenya and Bangladesh. The Innovation to Inclusion programme, launched in June 2019, will help 10,000 women and men with disabilities, by:

- providing training in vital job skills;
- working with employers so that they understand the value employees with disabilities can bring to their organisation and how to include them;
- running events and social media campaigns to highlight the contribution people with disabilities can make;
- supporting DPOs to campaign for change;
- improving available disability and employment data to help shape future government policy and action.

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The programme will trial new and innovative approaches and technologies, which can then be rolled out globally, such as an online training portal which will provide improved access to information, peer support and job-matching.

This project is funded by the UK Government under UK Aid Connect.

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- **In developing countries only  
10-20% of people with disabilities  
are employed (UN DESA 2017)**
- .....

For more information go to: [www.cbmun.org.uk/what-we-do/livelihoods](http://www.cbmun.org.uk/what-we-do/livelihoods)

**"Now people call me a  
person with a disability,  
not someone who is nothing.  
Now the future is better."**

**Jeanne**

Right: Jeanne, 55, has an amputated right leg and is chairperson of a Rwandan with Village Savings and Loan Association. This has enabled her to grow and sell tomatoes. © CBM/Hayduk.

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# Emergency Response

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In emergency situations, we ensure that those worst affected are not forgotten.

It is people with disabilities who are often less likely to access early warnings and unable to access humanitarian services. CBM ensures that people affected by natural and human-made disasters can access inclusive humanitarian assistance and protection.

## Ethiopia floods

In July 2018, North West Ethiopia was hit by severe flooding. Families faced hunger and disease as food became scarce and clean water hard to come by. Crops meant to sustain families for a whole year were destroyed. Wells, boreholes and latrines overflowed, contaminating water sources and putting people at risk of deadly diseases, like cholera.

Working with our Ethiopian partner ORDA, we distributed vital water sanitation kits and fast yielding crop seeds to families in need, helping over 10,000 households to access clean water and plant new crops. In particular, we helped families living with disabilities who are some of those most vulnerable in times of crisis.

Through practical advice, we also ensured people in the community kept clean and created safer sanitation.

## Supporting Rohingya refugees in Bangladesh

Since August 2017, more than 800,000 Rohingya people have fled horrific violence in the northern Rakhine province of Myanmar (Burma), seeking refuge in neighbouring Bangladesh. Hundreds of thousands of women, men and children are living in tents and makeshift shelters in overcrowded refugee camps, with little food and medical care.

Work continued throughout the year with our long term partner Bangladesh's Centre for Disability Development, to support some of the most vulnerable people living in refugee camps in Cox's Bazar. Our medical camp treats around 100 patients a day, providing rehabilitation, physiotherapy, occupational therapy and counselling services.

- .....
- **Last year 132,000 people received emergency aid from CBM after disasters**
  - **We've helped over 10,000 households to access clean water and plant new crops in Ethiopia**
  - **Our medical camp treats around 100 refugee patients a day in Bangladesh**
  - **We've supported 21,000 Rohingya refugees with disabilities.**
- .....

For more information go to: [www.cbmun.org.uk/what-we-do/building-livelihoods/](http://www.cbmun.org.uk/what-we-do/building-livelihoods/)

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CBM's Emergency Response Unit has supported country teams and partners to deliver inclusive humanitarian aid programmes in Bangladesh, Kenya, Ethiopia, India, Philippines and Indonesia.

Sabikunnahar receives her new legs at a Rohingya refugee camp medical centre, Bangladesh. She lost her legs after stepping on a land mine. © CBM/Hayduk

# Policy and Inclusion

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We aim to build a world where everyone is included and we can achieve this more effectively when we work with others. We pursue opportunities for collaboration to achieve greater impact through advocacy and inclusion work in the UK and worldwide, sharing our expertise and seeking to influence and support governments, international bodies and mainstream NGOs to recognise the rights and contributions of people with disabilities and include them in their work.

We also train and equip people with disabilities and their families in the world's poorest places to speak up and claim their rights.

## **Contributing to MPs' report on disability and development**

In February 2019, CBM submitted written and oral evidence to the International Development Committee's inquiry on the Department for International Development's (DFID's) work on disability. Several of our recommendations were included in the MPs' report, published in July. These included the need to pay more attention to women and girls with disabilities and the introduction of safeguarding mechanisms that better meet the needs of people with disabilities.

## **First disability audit of UK humanitarian programmes**

In 2018, DFID commissioned CBM and the Joint National Association of Persons with Disabilities to review disability inclusion in four humanitarian projects funded by the North East Nigeria Transition to Development

(NENTAD) programme. This is the first time such a review has been conducted of DFID's humanitarian programmes. The report provides specific recommendations for how emergency aid programmes can better include people with disabilities, which can be used by DFID and other organisations to shape future work in Nigeria and elsewhere.

## **Fighting for women's rights**

Three quarters of people with disabilities in the global South are women and girls. In April 2018 we launched a new advocacy paper to highlight the challenges they face such as discrimination and human rights violations. This paper provides concrete recommendations to the UK Government on how to shape the political landscape around these issues.

## **Reducing violence against women in Nigeria**

CBM is working with Nigerian NGO Disability Rights Advocacy Centre (DRAC) to reduce violence against women and girls with disabilities and increase their access to justice. In Nigeria, women and girls with disabilities are three times more likely to encounter gender-based violence than other women. As part of our Respect not Abuse Campaign, we are:

- running awareness sessions about preventing sexual and gender-based violence for school students with and without disabilities and training peer educators to share learning;
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- working with professionals such as the federal government sexual and gender-based violence team to sensitise them to the needs of people with disabilities;
- organising a rally in November 2018, bringing together hundreds of people to promote awareness of violence against women and girls with disability.

Following the rally, one 38-year-old disabled woman reported that she came to realise for the first time that her husband's behaviour – which included violence and refusal to provide child support – constituted abuse. She is now taking legal action and speaking out in her community about the issue.

### **Training NGOs to include people with disabilities**

CBM is committed to working with other organisations to help them ensure their projects are disability inclusive. This area of our work continued to expand in 2018/19,

for example CBM experts delivered training to over 60 staff at international charity World Vision UK to help them ensure that people with disabilities can benefit from their programmes. One of the participants commented "CBM delivers excellent training! Usually varied and engaging, with many real-life examples. Tremendous depth, knowledge and experience of trainers."

For more information, visit [www.cbmun.org.uk/what-we-do/inclusions-rights/](http://www.cbmun.org.uk/what-we-do/inclusions-rights/)

Above: Participants demand social justice at the Sexual and Gender Based Violence Awareness Rally in Nigeria. Photo: Disability Rights Advocacy Centre

# Fundraising and Communications Review

Once again this year, we have been inspired and humbled by the generosity of our wonderful supporters and their continued commitment to transforming lives in the world's poorest places. Gifts in wills continued to fund a significant proportion of our work: £674,208.

This year also saw a significant increase in our funding from institutional donors, who gave £4,755,462 (up £784,601 from last year), helping us reach our key strategic goal of a more diversified funding base.

## **UK Aid Match appeal raises over £1.8 million**

**Our See the Way appeal ran between 15 February and 14 May 2019 and raised over £1.8m to save sight in the world's poorest communities.**

Generous supporters donated an amazing £845,000 to help people See the Way to a brighter future. Every pound was doubled by the UK government.

Funds will help people with sight problems access sight-saving surgery, glasses and support, enabling them to go to school, get around safely and support themselves and their families.

Match funding from the UK government will be used to deliver eye health services in rural Rwanda.

As well as the generous support of thousands of individuals, several media outlets and companies pledged their support for the appeal, helping to raise funds and awareness. Thank you to Premier Christian Media, Business Weekly, Cambridge Independent,

Cambridge 105 Radio, PJ Care, Clamp Optometrists, Realnet, St Johns Innovation Centre, Trinity Hall Chapel and Allia, for their fantastic support throughout the appeal.

**Thank you for supporting us to transform lives in the world's poorest places.**

## **Fundraising Statement**

Section 162a of the Charities Act 2011 requires charities to make a statement regarding fundraising activities. Such amounts receivable are presented in our accounts as "voluntary income" and include legacies and grants.

In relation to the above, we confirm that the vast majority of our fundraising is managed internally, without involvement of commercial participators or professional fundraisers, or third parties. The day-to-day management of all income generation is delegated to the executive team, who are accountable to the trustees. We also worked with a telephone fundraising agency to respond to people contacting us after seeing our TV appeal and explain how they can get involved.

The charity is registered with the Fundraising Regulator and complies fully with their code of practice.

In 2018/19, we received no complaints or feedback that we needed to be escalated to the Fundraising Regulator. Nine complaints have been received which required a follow up letter or telephone conversation to resolve. Although this is a very small proportion of our fundraising communications, we value and learn from all feedback, acting upon it where appropriate to improve the way we communicate.





"I want to say thank you. People were praying for me. Because I know that prayers do not go unheard and God answers our prayers."

Salomé

## SALOMÉ

As part of the See the Way appeal, we shared the story of Salomé with daily updates via Facebook, Instagram and email, as she underwent cataract surgery.

Salomé lives in Southern Rwanda with her daughter Eudisie and three young grandchildren. While Eudisie went out to work, Salomé looked after the two youngest children Cecile, four, and Jean Baptiste, one. But for two years, she was blind from cataracts, leaving her isolated, struggling to care for her grandchildren and unable to read her Bible.

The nearest hospital was too far for her to reach, but in April, thanks to your support, Salomé had sight-restoring surgery at CBM's partner hospital.

Regaining her sight has not only transformed Salomé's life but also the lives of her daughter and grandchildren.



# Financial Review

Year ended 30 June 2019







An audiology technician examines  
Songwe, five, in Zambia, © CBM/Hayduk.

# Financial Review

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The financial results for 2018/19 are shown in the Statement of Financial Activities on page p.37. These results are the consolidated accounts of Christian Blind Mission UK and BasicNeeds.

## Income

Income for the year was £8,725,209 (2018 - £8,655,498) which includes BasicNeeds income of £229,759 (2018 - £1,117,537). Last year BasicNeeds income included a major grant from Riot Games to support mental health work.

A number of generous supporters gave significant gifts of over £5,000, including Christadelphian Meal A Day Fund, Fundació Nous Cims, Henderson Trust, the Nelson New Forest Foundation, L'Occitane Foundation, Swanley Full Gospel Church and Veta Bailey Charitable Trust.

## Expenditure

We were delighted to maintain a similar level of income in the year and an increase of restricted funding has enabled us to spend more on our life-changing work (charitable activities) from £6,403,146 to £6,985,713.

The cost of generating funds also rose from £1,175,224 to £1,508,762 – representing 17% of total income. This is higher than last year, due to greater direct marketing activity in line with our strategic objective to grow and increasingly engage our target audiences.

## Restricted income and funds

Total restricted income for the year was £4,820,005 compared with £4,392,054 last year. As is explained, in more detail, in the accounting policies note (p.40), all the income of BasicNeeds (£229,759) has been treated as restricted income. Restricted grant income of CBM UK increased by more than a quarter, this is largely because of the DFID Neglected Tropical Diseases Programmes.

Our partnership with Seeing is Believing, a collaboration between Standard Chartered and the International Agency for the Prevention of Blindness, continued to provide funding to prevent avoidable blindness in Zimbabwe, Tanzania, Ivory Coast, Indonesia and Nigeria. Progress has also been made in supporting people with hearing loss in Zambia and improving livelihood opportunities for people with disabilities in Rwanda both funded by the Scottish Government.

We continue to strengthen support to people with mental health conditions in Malawi supported by Comic Relief. During the year, we launched the anti-stigma mental health campaign with 'Time to Change Global' in Ghana, Nigeria, India, Uganda and Kenya. Following the merger with BasicNeeds we have taken over the Maternal Mental Health DFID project in Ghana.



## Reserves policy

The Board reviews the charity's reserves policy annually, balancing the need to hold back sufficient general reserves to protect the charity's charitable activities with the objective of maximizing the funding available for those activities. The Board has agreed a policy that a designated unrestricted reserve should be maintained equivalent to a minimum of 12 months unrestricted programme expenditure. In addition the Board has agreed that undesignated unrestricted reserves should not fall below six months operating costs (revised from three). It is intended that this amount should be held in liquid funds (cash or short term investments). The Board has set these targets to ensure the charity has a sound and secure financial foundation.

At the year end the designated programme reserve was £1,690,683 – equivalent to the estimated 2019/20 unrestricted programme expenditure.

The level of undesignated unrestricted reserves at 30 June 2019 was £2,227,969, a reduction from last year of £365,675. This is above the minimum level set by the Board of 6 months of operating costs (estimated at £1,450,000). This is mainly as a result of the anticipated large income from our UK Aid Match See the Way appeal and some legacies, which were not spent during the year but planned to enable us to fund significant new areas of work in 2019/20, including CBM UK's commitment to provide greater support to fund Level three emergencies.

## Risk Management

The Trustees are required to identify and review the major risks (governance, operational, financial, external and regulatory) to which CBM UK is exposed and to assess the likelihood of such risks and the possible level of impact they would have.

CBM UK regularly reviews its risk management framework. The framework focuses on identifying risks, prioritising them and setting out mitigation approaches and accountabilities for the highest priority items. The risk register is reviewed regularly by the Leadership Team, by the Finance & Audit Committee at each of its meetings and by the full Board of Trustees every year. Trustees are satisfied that the systems are in place to monitor, manage and, where appropriate, mitigate CBM UK's exposure to the major risks.

The directors consider the following to be the main risks facing the charity:

*(table shown overleaf)*

Risk	Actions to mitigate
Continued economic uncertainty following Brexit	Careful budgeting Regular financial reforecasting Diversification of income streams Reserves policy
Unsatisfactory programme performance and reporting, especially around financial compliance	Maintain intensive partner monitoring and support Staff training Development and implementation of standards
Difficulties recruiting and retaining skilled staff	Staff training Managerial support and regular appraisals Continued benchmarking of salary scales Plans to move to central Cambridge
Harm comes to people as a result of contact with CBM's programmes, operations or people	Implementation and regular review of robust safeguarding policy and practice
Governance changes within the CBM Federation affecting CBM UK strategy and programme delivery	Directors involved in development of new structure to organise work more efficiently and effectively
Demographic of supporters	Investment to diversify income streams and reduce reliance on direct mail

## Plans for Future Periods

We continue to work to our strategic framework, CBM UK: Through the Roof, with three over-arching objectives:

- People with disabilities will experience positive and lasting change.
- UK policy and practice will increasingly support sustainable change for people with disabilities.
- Our target audiences will grow and be increasingly engaged.

Within these objectives, we are planning the following developments in the coming year:

- Continue to improve the quality of our work by expanding the use of programme management tools, and extending those to partners.

- Actively promote disability inclusive development programmes and continue to mainstream disability approaches into all areas of our partners' work.
- Continue to shape CBM International global strategy development and implementation.
- Fully integrate BasicNeeds within CBM UK and strengthen mental health advocacy and programming.
- Work with the research sector to promote knowledge and understanding of examples of excellence in disability inclusive programming.
- Build our visibility and reputation in the UK International Development sector and promote understanding and implementation of disability inclusive development among mainstream NGOs.



- Continue investment in reaching new audiences and fundraising channels, building on initial work completed, to increase funds available for our life-changing programmes.
- Increased allocation to humanitarian work.

Discussions began during the year regarding some CBM Federation changes at governance and management level to organise work more efficiently and allow different parts of the Federation to focus on their priorities and areas of expertise. Following a transition period ending by December 2021, CBM will implement its programmes through two legal entities which will continue to collaborate closely, sharing programme standards and drawing on each other's resources and expertise. CBM UK will work with six other Member Associations (Australia, Ireland, Kenya, New Zealand, South Africa,

Switzerland), in a new entity which will integrate some elements from the current CBM International. CBM UK will continue to be part of a global family working towards achieving our vision of an inclusive world in which all persons with disabilities enjoy their human rights and achieve their full potential.

Due to the changes in the Federation the review of CBM UK's strategic framework has been moved into the 2019/20 financial year.

### **Other**

Following several years of seeking to move to a more central Cambridge location, the Board approved a decision to move to a premises which is being constructed. The aim of the move is to improve CBM's accessibility, visibility and ability to recruit staff and volunteers. It is anticipated that a move will take place in the first quarter of 2020.

# Trustees' Responsibilities

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The Trustees (who are also directors of CBM UK for the purposes of company law) are responsible for preparing the Trustees' Report, the Strategic Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company, including the income and expenditure for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charities website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

## Statement as to disclosure to our auditors

In so far as the Trustees are aware at the time of approving our Trustees annual report:

- There is no relevant information, being information needed by the auditor in connection with preparing their report, of which the auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees' Report and the Strategic Report was approved by the Trustees on 13 December 2019 and signed on their behalf by:



**Robert McCorquodale**  
Chair

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# Independent Auditors' Report

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## Opinion

We have audited the financial statements of Christian Blind Mission (United Kingdom) Limited ("the Parent Charitable Company") and its subsidiary (together "the Group") for the year ended 30 June 2019 which comprise the consolidated statement of financial activities, the consolidated balance sheet, the consolidated cash flow statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

## In our opinion, the financial statements

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 30 June 2019 and of the Group's incoming resources and application of resources and the Parent Charitable Company's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006, as amended in 2010.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group and the Parent Charitable Company in accordance with the ethical requirements relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions related to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
  - the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Group or the Parent Charitable Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.
-

## **Other information**

The other information comprises the information included in the Report and Financial Statements, other than the financial statements and our auditor's report thereon. The other information comprises: the Trustees' Report, the Strategic Report, the Fundraising and Communications Review, the Financial Review and the Trustees' Responsibilities. The Trustees are responsible for the other information.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial

statements are prepared is consistent with the financial statements; and

- the Strategic report and the Directors' Reports, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

## **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or the Trustee's Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 requires us to report to you if, in our opinion;

- proper and adequate accounting records have not been kept by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## **Responsibilities of Trustees**

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determines is necessary to enable the preparation of financial statements



that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Group's and the Parent Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Group or the Parent Charitable Company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

### **Use of our report**

This report is made solely to the Charitable Company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the Charitable Company's trustees, as a body, in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the Charitable Company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charitable Company, the Charitable Company's members as a body and the Charitable Company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

BDO LLP

#### **Aphrodite Lefevre**

Senior Statutory Auditor

For and on behalf of BDO  
LLP, statutory auditor

Norwich

Date: 17 December 2019

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

# Financial Statements

Year ended 30 June 2019



# Consolidated Statement of Financial Activities

Year ended 30 June 2019 (Incorporating an income and expenditure account)

	Note	Unrestricted funds	Restricted funds	Total funds 2019	Total funds 2018
		£	£	£	£
<b>Income from</b>					
Voluntary income:					
Donations & legacies	2	3,856,924	56,004	<b>3,912,928</b>	4,294,274
Grants	2	-	4,755,462	<b>4,755,462</b>	3,970,861
Total voluntary income		3,856,924	4,811,466	<b>8,668,390</b>	8,265,135
Investment income		28,147	1	<b>28,148</b>	20,697
Other income		20,133	8,538	<b>28,671</b>	16,765
Income arising on the acquisition of BasicNeeds		-	-	-	352,901
<b>Total income</b>		<b>3,905,204</b>	<b>4,820,005</b>	<b>8,725,209</b>	8,655,498
<b>Expenditure on:</b>					
Cost of generating voluntary income		1,507,818	944	<b>1,508,762</b>	1,175,224
Charitable activities		1,207,396	5,778,317	<b>6,985,713</b>	6,403,146
<b>Total expenditure</b>	3	<b>2,715,214</b>	<b>5,779,261</b>	<b>8,494,475</b>	7,578,370
<b>Net income/(expenditure) for the year</b>		<b>1,189,990</b>	<b>(959,256)</b>	<b>230,734</b>	1,077,128
Transfer between funds		(1,334,078)	1,334,078	-	-
Unrealised gains on investments		1,807	-	<b>1,807</b>	1,121
<b>Net movement in funds</b>		<b>(142,281)</b>	<b>374,822</b>	<b>232,541</b>	1,078,249
<b>Reconciliation of funds</b>					
Total funds brought forward at 1 July 2018	10	5,457,709	2,440,080	<b>7,897,789</b>	6,819,540
<b>Fund balances carried forward at 30 June 2019</b>	9	<b>5,315,428</b>	<b>2,814,902</b>	<b>8,130,330</b>	7,897,789

The notes on pages 40–60 form part of these financial statements. Detailed comparatives are shown in note 17 and 18.

# Consolidated Balance Sheet

Year ended 30 June 2019

Company Number: 03148424

	Note	Group 2019 £	Group 2018 £	Charity 2019 £	Charity 2018 £
<b>Fixed assets</b>					
Tangible assets	5	1,056,016	1,123,675	1,053,387	1,118,808
Long-term investments	6	23,869	22,062	376,770	374,963
<b>Total fixed assets</b>		<b>1,079,885</b>	<b>1,145,737</b>	<b>1,430,157</b>	<b>1,493,771</b>
<b>Current assets</b>					
Debtors	7	796,943	1,170,794	787,003	1,124,407
Cash at bank and in hand		6,461,915	5,995,843	5,725,904	4,922,872
<b>Total current assets</b>		<b>7,258,858</b>	<b>7,166,637</b>	<b>6,512,907</b>	<b>6,047,279</b>
<b>Creditors</b>					
Amounts falling due	8	208,413	414,585	201,945	369,603
<b>Net current assets</b>		<b>7,050,445</b>	<b>6,752,052</b>	<b>6,310,962</b>	<b>5,677,676</b>
<b>Net assets</b>		<b>8,130,330</b>	<b>7,897,789</b>	<b>7,741,119</b>	<b>7,171,447</b>
<b>Funds</b>					
Restricted funds	9				
Funds not in deficit		2,893,473	2,483,841	2,471,525	1,736,263
Funds in deficit		(78,571)	(43,761)	(78,571)	(43,761)
		<b>2,814,902</b>	<b>2,440,080</b>	<b>2,392,954</b>	<b>1,692,502</b>
Unrestricted funds	9	5,315,428	5,457,709	5,348,165	5,478,945
		<b>8,130,330</b>	<b>7,897,789</b>	<b>7,741,119</b>	<b>7,171,447</b>

The financial statements on pages 37–60 were approved by the Board of Directors on 13 December 2019 and signed on its behalf



**Robert McCorquodale**  
Trustee



**Robert Dillarstone**  
Trustee



# Consolidated Cash Flow Statement

Year ended 30 June 2019

	2019 £	2018 £
Net Cash Provided by operating activities	446,193	1,191,963
<b>Cash flow from investing activities:</b>		
Interest income	28,148	20,697
Proceeds from the sale of fixed assets	833	-
Purchase of tangible fixed assets	(9,102)	(41,016)
<b>Cash provided by (used in) investing activities</b>	<b>19,879</b>	<b>(20,319)</b>
Change in cash in the reporting period	466,072	1,171,644
Cash and cash equivalents at the beginning of the reporting period	5,995,843	4,824,199
<b>Cash and cash equivalents end of the reporting period</b>	<b>6,461,915</b>	<b>5,995,843</b>
Reconciliation of net income/ (expenditure) to net cash flow from operating activities		
Net income for the reporting period (as per the statement of financial activities)	232,541	1,078,249
Adjustments for :-		
Depreciation charges	75,812	72,644
Loss on sale of tangible fixed assets	116	-
Investment income receivable	(28,148)	(20,697)
Unrealised gain on investment	(1,807)	(1,121)
Less BasicNeeds net assets acquired	-	(352,901)
Decrease/(increase) in debtors	373,851	312,518
Increase/(Decrease) in creditors	(206,172)	103,271
<b>Net cash provided by operating activities</b>	<b>446,193</b>	<b>1,191,963</b>

# Notes forming part of the Financial Statements

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**Year ended 30 June 2019**

## **1. Accounting policies**

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

### **Basis of preparation**

The financial statements have been prepared on a going concern basis under the historical cost convention, adjusted for the valuation of investments and in accordance with the Companies Act 2006, Charities Act 2011, Charities Accounts (Scotland) Regulations 2006, Charities and Trustee Investment (Scotland) Act 2005 and the Statement of Recommended Practice (SORP) on Accounting and Reporting by Charities effective from 1 January 2015 and FRS 102, and applicable United Kingdom accounting standards. The Charity has adapted the Companies Act formats to reflect the Charities SORP and the special nature of the Charity's activities.

CBM UK meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### **Consolidation**

The charity became the sole shareholder of BasicNeeds Trustee Limited (company number 07071511) on 20 July 2017, BasicNeeds Trustee Limited is the sole trustee of the unincorporated charity BasicNeeds (charity number 1079599). No consideration was payable. The net

assets of the charity on that date were £352,901 and has been recognised in the 2017/18 financial year in the Consolidated Statement of Activities. A statement of assets and Liabilities of BasicNeeds Trustee Limited at the 30 June 2019 is shown in note 15. The registered address of Basic Needs is now the same as CBM UK.

The statement of Consolidated financial activities (SOFA) and Group Balance Sheet consolidate the financial statements of the Charity and its subsidiary undertaking BasicNeeds. The results of BasicNeeds are consolidated on a line by line basis, using the acquisition method. The activities of BasicNeeds have been treated as restricted in the Consolidated SOFA as the objects of CBM UK and BasicNeeds, although closely aligned are not identical. No separate Statement of Financial Activities or Cash Flow Statement has been presented for the Charity alone as permitted by section 408 of the Companies Act 2006.

The turnover for the Charity alone for the year was £8,506,952 (2018 £7,559,196) and it's net result was a surplus of £567,865 (2018 surplus £351,909).

### **Donated Charity**

The acquisition of BasicNeeds is in substance a gift from the trustee of an existing charity and as such CBM UK (Charity) has recognised the gift and the fair value of the net assets and liabilities recorded as an investment in the books of CBM UK.

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## Company Status

CBM UK is a registered charity in England and Wales (number 1058162) and Scotland (number SC0041101) and is constituted as a company registered in England and Wales and limited by guarantee (company number 03148424). It is governed by its Memorandum and Articles of Association and at the year-end there were 11 Members (2017/18: 11) who were each liable to contribute £1 in the event of the company being wound up.

## Going concern

The Directors have reviewed the Charity's current financial position and financial forecasts derived from its strategic plan. As a result of their review, the Directors believe that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

## Critical accounting judgements and key source of estimation of uncertainties

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant.

## Income

### *Donations and Gifts*

Monetary donations and gifts are included in full in the statement of financial activities when received, provided that there are no donor-imposed restrictions as to the timing of the related expenditure, in which case recognition is deferred until the pre-condition has been met.

Legacy income is accounted for when notification of the legacy is received, generally after the grant of probate, providing the amount can be reliably ascertained and that the ultimate receipt is probable.

Donations under Gift Aid together with the associated income tax recoveries are credited as income when the donations are received.

## Grants receivable

Revenue grants are credited as income when they are receivable provided conditions of receipt have been complied with, unless they relate to a specified future period, in which case they are deferred.

## Investments

Investment income, including associated income tax recoveries, is recognised when receivable.

Investments are stated on the balance sheet at their bid value at the balance sheet date. The Finance and Audit Committee review the investment policy of the Charity each year.

## Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure.

Expenditure, which is charged on an accruals basis and has been classified under headings that aggregate all cost under that category. All expenditure is inclusive of irrecoverable VAT, where applicable and is allocated between:

- expenditure incurred directly to the fulfilment of the Charity's objectives (charitable activities);
- expenditure incurred in the generation of funds for the Charity.



## Fund accounting

Unrestricted funds are donations and other income received or generated for expenditure on the general objectives of the Charity. Designated funds are unrestricted funds that the Trustees have allocated to particular projects for the time being.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs where this is allowed by the donor.

At the year-end any fund deficits are maintained only when the Directors are of the opinion that such deficits will be eliminated by future committed giving. Income and expenditure on these funds are shown as restricted in the SOFA and analysed into the main components in note 9.

## Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost, net of depreciation and any provision for impairment.

Depreciation is calculated to write down the cost of all tangible fixed assets for charity use by equal annual instalments over their estimated useful economic lives. The rates generally applicable are:

Freehold buildings	2%
Property refurbishment	20%
Motor vehicles	25%
Computer equipment	25%-33%
Fixtures and fittings	25%

No depreciation is provided on freehold land.

## Foreign currencies

Transactions in foreign currencies are translated at the exchange rate ruling at the date of the transaction. Monetary assets and liabilities in foreign currencies are translated at the rates of exchange ruling at the balance sheet date. Exchange differences are dealt with in the Statement of Financial Activities.

## Retirement benefits

### *Defined Contributions Pension Scheme*

The pension costs charged in the period are the contributions payable to the scheme in respect of the accounting period.

## Taxation

The charitable company is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part II Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

## 2. Donations

	Unrestricted funds	Restricted funds	Group 2019 Total funds	2018 Total funds
	£	£	£	£
<b>Donations and legacies</b>				
Donations and gifts	2,753,953	55,694	2,809,647	2,550,144
Legacies	674,208	-	674,208	1,357,553
Gift Aid	428,763	310	429,073	386,577
	3,856,924	56,004	3,912,928	4,294,274
<b>Grant income</b>				
Seeing is Believing <sup>1</sup>	-	956,738	956,738	1,439,764
QEDJT <sup>2</sup>	-	180,000	180,000	546,332
DFID <sup>3</sup>	-	1,530,451	1,530,451	284,835
National Lottery Community Fund	-	413,915	413,915	220,455
Scottish Government	-	577,588	577,588	256,803
Comic Relief <sup>4</sup>	-	337,204	337,204	43,657
Givewell (Sightsavers)	-	203,990	203,990	-
L'Occitane Foundation	-	38,703	38,703	38,622
Fundacio Privada Nous Cims	-	108,228	108,228	-
Department of Health <sup>5</sup>	-	110,356	110,356	-
End Fund	-	26,831	26,831	44,593
Other	-	60,194	60,194	10,051
DFID (BN) <sup>6</sup>	-	188,264	188,264	66,976
Riot Games (BN)	-	-	-	915,893
Valefest (BN)	-	-	-	18,215
Jersey Overseas Aid (BN)	-	-	-	83,746
Headley Trust (BN)	-	22,500	22,500	-
Grand Challenges Canada (BN)	-	-	-	919
Other (BN)	-	500	500	-
	-	4,755,462	4,755,462	3,970,861

1 Seeing is Believing – Standard Chartered/IAPB

2 QEDJT - Queen Elizabeth Diamond Jubilee Trust

3 DFID - UK Department for International Development (ultimate donor – mostly funds received through Sightsavers, Fred Hollows, Leonard Cheshire and Plan International)

4 Comic Relief is funding two projects: a community mental health project in Malawi and Time to Change (see note 5)

5 Time to Change's Global pilot programme, funded by Comic Relief and Department of Health and Social Care. This is a joint venture supported by Mind and Rethink Mental Illness

6 BN - indicates a BasicNeeds programme

### Legacies

The charity has been notified of certain legacies, which have not been included in income due to uncertainty. The estimated value of these legacies is £787,993 (2018 £1,892,000).

### 3. Total Expenditure

	Staff	Direct	Support	Group 2019 Total	2018 Total
	£	£	£	£	£
<b>Unrestricted</b>					
Cost of generating voluntary income	474,798	896,202	136,818	1,507,818	1,171,184
	474,798	896,202	136,818	1,507,818	1,171,184
Charitable activities	747,711	-	459,685	1,207,396	1,389,156
Total unrestricted expenditure	1,222,509	896,202	596,503	2,715,214	2,560,340

### Analysis of support costs

Unrestricted	Cost of Generating funds	Charitable activities	Governance	2019 Total	2018 Total
CBMI support/fees	-	180,737	-	180,737	329,499
Premises	25,634	30,787	-	56,421	59,502
Office costs	14,325	46,615	-	60,940	84,023
Travel	21,080	59,757	873	81,710	92,112
Finance	8,846	60,351	-	69,197	68,920
Foreign exchange (gain/loss)	-	(45,058)	-	(45,058)	26,608
IT	58,764	40,880	-	99,644	88,967
Legal & professional	-	27,413	14,663	42,076	39,789
HR	-	23,097	-	23,097	25,355
Depreciation	12,574	15,165	-	27,739	27,558
	141,223	439,744	15,536	596,503	842,333



### 3. Total Expenditure contd.

	Direct	Support	Group 2019 Total	2018 Total
	£	£	£	£
<b>Restricted</b>				
Cost of generating voluntary income	944	-	944	4,040
	944	-	944	4,040
Charitable activities	5,752,603	25,714	5,778,317	5,013,990
Total unrestricted expenditure	5,753,547	25,714	5,779,261	5,018,030

### Analysis of support costs

Restricted	Charitable activities	2019 Total	2018 Total
Premises	-	-	8,570
Office costs	2,923	2,923	2,909
Travel	11,567	11,567	39,170
Finance	8,429	8,429	2,650
Foreign exchange (gain)/Loss	(27,426)	(27,426)	(20,790)
IT	4,495	4,495	6,095
Legal & professional	24,322	24,322	13,260
HR	-	-	2,999
Depreciation	1,404	1,404	764
	25,714	25,714	55,627

Support costs have been allocated as far as possible directly to the area incurring the costs. Where this has not been possible costs have been allocated on the basis of departmental staff numbers. Support costs analysed here do not include support staff. All staff costs (direct and support) are listed in note 4.

### 3. Total Expenditure contd.

	Group 2019	2018
	£	£
<b>Net expenditure for the year includes Auditors remuneration for work carried out in the financial year is as follows:-</b>		
Audit of financial statements	38,099	25,609
Tax advisory services	7,792	4,287

The current year audit fee includes a £12,300 additional fee charged in respect of BasicNeeds prior year audit.

### 4. Employees and Trustees

	Group 2019	2018
	£	£
<b>Staff costs consist of:</b>		
Wages and salaries	1,079,356	1,051,288
Social security costs	106,133	103,250
Other pension and life assurance costs	87,936	83,069
	1,273,425	1,237,607

	Number	Number
<b>The average number of employees during the year was as follows:</b>		
Fundraising	15	14
Other activities	25	18
	40	32

	2019	2018
<b>The number of employees whose emoluments (including benefits in kind, but excluding employers NI &amp; pension contributions) amounted to over £60,000 in the year were as follows:</b>		
£70,001 to £80,000	-	1
£80,001 to £90,000	1	-

The Chief Executive received total emoluments (including benefits in kind and employers national Insurance but excluding employer's pension contributions) of £95,236 (2018 - £89,438). The cost of employer's pension contributions for the Chief Executive was £8,471 (2018 - £7,959). In 2018/19 the leadership team (comprising the Director of Fundraising and Communications, the Director of International Programmes, Director of Finance and Corporate Services) received a total of £178,754 (2018 - £173,250) (including benefits in kind but excluding employers pension contributions). The total cost of employer's pension contributions for the Leadership team was £15,112 (3 members) (2018 - £14,580 – 4 members).

## **Trustees**

No trustee received remuneration for fulfilling his or her role as trustee.

During the year travel expenses totalling £1,227 were reimbursed to 3 trustees (2018 - £3,128 to 5 trustees).

## **Pension**

The Charity operates and offers a defined contribution scheme for all employees. The assets of the scheme are administered by Trustees in a fund independent from those of the Charity.

The total amount of employers contributions made during the year (treated as an expense) was £77,310 (2018 - £62,912). No pension payments are allocated to restricted funds. The value of outstanding liability to the pension fund as at year-end was £13,887 (2018 - £21,373).



## 5. Tangible Assets

	Freehold property	Motor vehicles	Office equipment and software	Fixtures and fittings	Total
Group	£	£	£	£	£
<b>Cost</b>					
At 1 July 2018	1,377,884	11,895	261,854	104,606	1,756,239
Additions	-	-	9,102	-	9,102
Transfers	-	-	-	-	-
Disposals	-	-	(1,249)	-	(1,249)
At 30 June 2019	1,377,884	11,895	269,707	104,606	1,764,092
<b>Accumulated Depreciation</b>					
At 1 July 2018	353,550	11,895	162,513	104,606	632,564
Charge for the year	27,558	-	46,254	-	75,812
Disposal	-	-	(300)	-	(300)
At 30 June 2019	381,108	11,895	210,467	104,606	708,076
<b>Net book value</b>					
At 30 June 2019	996,776	-	59,240	-	1,056,016
At 30 June 2018	1,024,334	-	99,341	-	1,123,675

### Charity

<b>Cost</b>					
At 1 July 2018	1,377,884	11,895	256,223	104,606	1,750,608
Additions	-	-	9,102	-	9,102
Disposals	-	-	-	-	-
At 30 June 2019	1,377,884	11,895	265,325	104,606	1,759,710
<b>Accumulated Depreciation</b>					
At 1 July 2018	353,550	11,895	161,749	104,606	631,800
Charge for the year	27,558	-	46,965	-	74,523
Disposal	-	-	-	-	-
At 30 June 2019	381,108	11,895	208,714	104,606	706,323
<b>Net book value</b>					
At 30 June 2019	996,776	-	56,611	-	1,053,387
At 30 June 2018	1,024,334	-	94,474	-	1,118,808

## 6. Long term Investments

Group	2019	2018
Market value at the beginning of the year	22,062	20,941
Additions at historic cost	-	-
Unrealised gains	1,807	1,121
Market value at the end of the year	23,869	22,062

CBM UK holds 9,595.55 units in the COIF Charities Ethical Investment Fund at a historical cost of £20,000. The bid value of these units at 30 June 2019 was £23,869.

Charity	2019	2018
Market value at the beginning of the year	22,062	20,941
Additions at historic cost	-	-
Unrealised gains	1,807	1,121
Investment in BasicNeeds	352,901	352,901
Market value at the end of the year	376,770	374,963

A breakdown of the gifted charity assets and liabilities is shown in note 15

## 7. Debtors

	Group 2019 £	Group 2018 £	Charity 2019 £	Charity 2018 £
Trade debtors	4,281	44,398	3,448	30,007
Prepayments	53,109	48,888	52,389	28,366
Accrued income	448,364	363,310	448,364	363,310
CBM Federation	282,180	676,120	282,180	676,120
Other debtors	9,009	38,078	622	26,604
	796,943	1,170,794	787,003	1,124,407

## 8. Creditors: amounts falling due within one year

	Group 2019	Group 2018	Charity 2019	Charity 2018
	£	£	£	£
Trade creditors	89,793	101,476	75,279	97,639
Tax and social security	27,046	29,231	27,017	28,454
Deferred income (see note)	-	-	-	-
Other creditors	18,831	61,477	13,887	37,025
Accruals	55,282	222,401	44,454	206,485
CBM IO Creditor	17,461	-	-	-
Basic Needs	-	-	41,308	-
	208,413	414,585	201,945	369,603

Deferred income at 30 June 2019, £Nil. During 2018/19 £Nil deferred income was released (2018 £22,593).

## 9. Funds movement

### Unrestricted funds - Group

	Balance 1 July 2018	Income	Gains/ (losses)	Expenditure	Transfers	Balance 30 June 2019
	£	£	£	£	£	£
Designated programme reserve	1,839,731	-	-	-	(149,048)	1,690,683
Designated Property Reserve	1,024,334	-	-	-	(27,558)	996,776
Currency Risk reserve	-	-	-	-	400,000	400,000
General reserve	2,593,644	3,905,204	1,807	(2,715,214)	(1,557,472)	2,227,969
	5,457,709	3,905,204	1,807	(2,715,214)	(1,334,078)	5,315,428



## 9. Funds movement cont.

The designated programme reserve is CBM UK's funding obligation for programme work in the next twelve months.

The designated property reserve is the net book value of 7-8 Oakington Business Park.

The transfer between designated programme reserve and general funds represents the allocation of unrestricted funds to meet the requirement of programmes in the next twelve months.

The net transfer out of unrestricted reserves of £1,334,078 to restricted reserves

represents the current year matched funding obligations on restricted donations and overseas programme costs.

A currency risk reserve has been created to provide for the risk of exchange fluctuations between UK Sterling and other currencies to which CBM UK is susceptible. CBM UK receives most of its funding in UK Sterling, however most of the programme expenditure is in US Dollars or currencies whose movements closely correlate to the US Dollar.

### Unrestricted funds - Charity

	Balance 1 July 2018	Income	Gains/ (losses)	Expenditure	Transfers	Balance 30 June 2019
	£	£	£	£	£	£
Designated programme reserve	1,839,731	-	-	-	(149,048)	1,690,683
Designated Property Reserve	1,024,334	-	-	-	(27,558)	996,776
Currency Risk reserve	-	-	-	-	400,000	400,000
General reserve	2,614,880	3,916,705	1,807	(2,715,214)	(1,557,472)	2,260,706
	5,478,945	3,916,705	1,807	(2,715,214)	(1,334,078)	5,348,165

## 9. Funds movement contd.

Restricted Funds - Group	Restated Balance 1 July 2018	Income	Expenditure	Transfers	Balance 30 June 2019
	£	£	£	£	£
1. Seeing is Believing	657,424	956,738	(1,365,154)	262,941	511,949
2. QEDJT	190,343	180,000	(184,279)	(120,011)	66,053
3. DFID	187,721	1,530,451	(1,221,320)	-	496,852
4. National Lottery Community Fund	43,804	413,915	(274,115)	(6,742)	176,862
5. Scottish Government	57,274	577,588	(575,865)	-	58,997
6. Comic Relief	(12,998)	337,204	(120,768)	-	203,438
7. The End Fund	16,598	26,831	(11,097)	-	32,332
8. L'Occitane Foundation	30,053	38,703	(36,699)	-	32,057
9. GiveWell (Sightsavers)	-	203,990	(96,129)	-	107,861
10. Fundacio Privada Nous Cims	-	108,228	(69,262)	-	38,966
11. Department of Health	-	110,356	(26,719)	-	83,637
12. Emergency Situations	37,081	-	-	-	37,081
13. Other	132,301	106,243	(1,242,466)	1,197,890	193,968
14. DFID (BN)	66,276	117,688	(183,964)	-	-
15. Grand Challenges Canada (BN)	41,760	-	-	(41,760)	-
16. Headley Trust (BN)	22,500	22,500	(20,928)	(2,700)	21,372
17. Jersey Overseas Aid (BN):					
Ghana	143,281	-	(118,586)	(15,300)	9,395
South Sudan	3,057	-	-	(3,057)	-
18. Other (BN)	823,605	89,570	(231,910)	62,817	744,082
	2,440,080	4,820,005	(5,779,261)	1,334,078	2,814,902

<b>Restricted Funds - Charity</b>	<b>Balance 1 July 2018</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>Balance 30 June 2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
1. Seeing is Believing	657,424	956,738	(1,365,154)	262,941	511,949
2. QEDJT	190,343	180,000	(184,279)	(120,011)	66,053
3. DFID	187,721	1,530,451	(1,221,320)	-	496,852
4. National Lottery Community Fund	43,804	413,915	(274,115)	(6,742)	176,862
5. Scottish Government	57,274	577,588	(575,865)	-	58,997
6. Comic Relief	(12,998)	337,204	(120,768)	-	203,438
7. The End Fund	16,598	26,831	(11,097)	-	32,332
8. L'Occitane Foundation	30,053	38,703	(36,699)	-	32,057
9. GiveWell (Sightsavers)	-	203,990	(96,129)	-	107,861
10. Fundacio Privada Nous Cims	-	108,228	(69,262)	-	38,966
11. Department of Health	-	110,356	(26,719)	-	83,637
12. Emergency Situations	37,081	-	-	-	37,081
13. Other	132,301	106,243	(1,242,466)	1,197,890	193,968
14. BasicNeeds acquisition	352,901	-	-	-	352,901
	1,692,502	4,590,247	5,223,873	1,334,078	2,392,954

1. Seeing is Believing - CBM UK has received funding from Seeing is Believing (a collaboration between Standard Chartered Bank and the International Agency for Prevention of Blindness) and the Innovation Fund to support research, blindness prevention, and eye care programmes in Nigeria, Tanzania, Ivory Coast, Zimbabwe and Indonesia.
2. The Queen Elizabeth Diamond Jubilee Trust (QEDJT) – CBM UK is an implementing partner in programmes to eliminate blinding Trachoma. CBM UK has been working in

Nigeria and Kenya in 2018/19 and sharing knowledge from our earlier work in Malawi and Uganda as part of the wider programme.

3. UK Department for International Development (DFID) – CBM UK is involved in integrated programmes tackling Neglected Tropical Diseases (NTDs) supported by DFID in Nigeria. CBM UK is also supporting humanitarian partners in North East Nigeria on disability inclusion, supported by DFID in Nigeria, as well as working in a consortium funded by DFID that is aiming to test innovative pathways



to employment for people with disabilities in Kenya and Bangladesh. CBM UK is also working with Plan International to help girls with disabilities to access education as part of the Supporting Adolescent Girls' Education (SAGE) programme.

4. National Lottery Community Fund provided CBM UK with funding for three projects. One was based in Harare, Zimbabwe, and finished within the year. A second project, Bridge Uganda and Tanzania, is supporting disabled people to improve their livelihoods and advocate for their rights. The third project, facilitating the setting up of Village Savings and Loans Associations (disability-inclusive socio-economic empowerment through VSLAs in Uganda) commenced in the year. A summary of the National Lottery Community Fund grants is shown in Table A on page 55.
5. Scottish Government - CBM UK has received funding from the Scottish Government to support two programmes: one in Zambia for community ear and hearing care and one in Rwanda setting up community savings and loans schemes for people with disabilities.
6. Comic Relief is funding a 3 year community mental health project in rural Malawi. They are also funding the Time to Change Global pilot for mental health anti-stigma projects in Ghana, India, Kenya, Nigeria and Uganda.
7. The End Fund have provided funding for a project in Burundi to treat trachoma.
8. L'Occitane Foundation have provided funding to support the setting up of Vision Centres in India and eye surgeon training in South Africa.
9. GiveWell (Sightsavers) is funding a programme to treat and prevent schistosomiasis (bilharzia) and soil transmitted helminthes (worms) affecting schoolchildren in Nigeria.
10. Fundacio Privada Nous Cims – CBM UK received this project funding to improve the mental health and wellbeing of university students in Nairobi, Kenya through advocacy, support groups and service provision.
11. Department of Health – Time to Change's Global pilot programme, funded by Comic Relief and Department of Health and Social Care. This is a joint venture supported by Mind and Rethink Mental Illness.
12. Emergency – During the year CBM UK has provided emergency relief and reconstruction for people affected by disasters, particularly by the Ethiopian floods and Rohingya crisis.
13. Other – This represents the movement on a large number of smaller programmes that CBM UK supports.
14. DFID (BN), Jersey Overseas Aid (Ghana) and the Headley Trust are funding an innovative project delivering the BasicNeeds model to a group of expectant and new mothers in Ghana. This project will see over 15,000 women experiencing or at risk of mental health conditions benefit from treatment, peer support and livelihood opportunities.
15. Grand Challenges Canada project came to an end – there was no further activity in the year.
16. Headley Trust provided grants enabling BasicNeeds to explore alternative routes to market in Africa.
17. In addition to the Ghana project described in note 14 above, Jersey Overseas Aid provided funding for BasicNeeds for projects which focused on creating livelihood opportunities for those recovering from mental illness in South Sudan.
18. BasicNeeds other funds – This is the movement of general funds in BasicNeeds. As the Objects of BasicNeeds charity are not identical to the objects of CBM UK, these funds are treated as restricted when consolidated with the activities of CBM UK.

**Table A**

<b>National Lottery Community Fund Grants</b>	<b>Balance 1 July 2018</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>Balance 30 June 2019</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Zimbabwe HIV	6,742	-	-	(6,742)	-
Bridge Uganda & Tanzania	31,242	209,601	(93,083)	-	147,760
VSLA Uganda	5,820	204,314	(181,032)	-	29,102
<b>Total</b>	<b>43,804</b>	<b>413,915</b>	<b>(274,115)</b>	<b>(6,742)</b>	<b>176,862</b>

## 9. Funds movement cont.

Generally funding for restricted programmes is received in advance of expenditure being incurred. However there can be limited instances where expenditure is incurred before funds are received resulting in the programme being temporarily in deficit. Those programmes in deficit at the year-end are shown below.

<b>Funds not in deficit (Group)</b>	<b>2019</b>	<b>Restated 2018</b>
	<b>£</b>	<b>£</b>
Seeing is Believing	551,494	667,270
QEDJT	66,053	190,343
DFID	496,852	187,721
National Lottery Community Fund	176,862	43,804
Scottish Government	75,587	78,191
Comic Relief	225,874	-
The End Fund	32,332	16,598
L'Occitane Foundation	32,057	30,053
GiveWell (Sightsavers)	107,861	-
Fundacio Privada Nous Cims	38,966	-
Department of Health	83,637	-
Emergency Situations	37,081	37,081
Other	193,968	132,301
DFID (BN)	-	66,276
Grand Challenges Canada (BN)	-	41,760
Headley Trust (BN)	21,372	22,500
Jersey Overseas Aid (Ghana) (BN)	9,395	143,281
Jersey Overseas Aid (South Sudan) (BN)	-	3,057
Other (BN)	744,082	823,605
	<b>2,893,473</b>	<b>2,483,841</b>

<b>Funds in deficit (Group)</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Seeing is Believing (2019: Zimbabwe, 2018: Indonesia)	(39,545)	(9,846)
Comic Relief (Malawi Community Mental Health)	(22,436)	(12,998)
Scottish Government (2019: Rwanda, 2018: Zambia)	(16,590)	(20,917)
	<b>(78,571)</b>	<b>(43,761)</b>
Total restricted funds	<b>2,814,902</b>	<b>2,440,080</b>



<b>Funds not in deficit (Charity)</b>	<b>2019</b>	<b>Restated 2018</b>
	<b>£</b>	<b>£</b>
Seeing is Believing	551,494	667,270
QEDJT	66,053	190,343
DFID	496,852	187,721
National Lottery Community Fund	176,862	43,804
Scottish Government	75,587	78,191
Comic Relief	225,874	-
The End Fund	32,332	16,598
L'Occitane Foundation	32,057	30,053
GiveWell (Sightsavers)	107,861	-
Fundacio Privada Nous Cims	38,966	-
Department of Health	83,637	-
Emergency Situations	37,081	37,081
Other	193,968	132,301
BasicNeeds	352,901	352,901
	<b>2,471,525</b>	<b>1,736,263</b>

<b>Funds in deficit (Charity)</b>	<b>2019</b>	<b>2018</b>
	<b>£</b>	<b>£</b>
Seeing is Believing (2019: Zimbabwe, 2018: Indonesia)	(39,545)	(9,846)
Comic Relief (Malawi Community Mental Health)	(22,436)	(12,998)
Scottish Government (2019: Rwanda, 2018: Zambia)	(16,590)	(20,917)
	<b>(78,571)</b>	<b>(43,761)</b>
Total restricted funds	<b>2,392,954</b>	<b>1,692,502</b>

## 10. Analysis of net assets between funds 2018/19

### Group

	Unrestricted funds	Restricted funds	Total
As at 30 June 2019	£	£	£
Fixed assets	1,079,885	-	1,079,885
Current assets	4,443,956	2,814,902	7,258,858
Current liabilities	(208,413)	-	(208,413)
	5,315,428	2,814,902	8,130,330

### Charity

	Unrestricted funds	Restricted funds	Total
As at 30 June 2019	£	£	£
Fixed assets	1,430,157	-	1,430,157
Current assets	4,119,953	2,392,954	6,512,907
Current liabilities	(201,945)	-	(201,945)
	5,348,165	2,392,954	7,741,119

### Analysis of net assets between funds 2017/18 (restated) (Group)

	Unrestricted funds	Restricted funds	Total
As at 30 June 2019	£	£	£
Fixed assets	1,145,737	-	1,145,737
Current assets	4,726,557	2,440,080	7,166,637
Current liabilities	(414,585)	-	(414,585)
	5,457,709	2,440,080	7,897,789

## 11. Capital commitments

At 30 June 2019 the Charity had capital commitments amounting to £Nil (2018 – £Nil).

## 12. Financial commitments

At 30 June 2019, the Group and Charity had total commitments under non-cancellable operating leases as follows:

	Office equipment 2019	Office equipment 2018
	£	£
<b>Operating leases</b>		
Within one year	8,578	15,128
Between two and five years	31,112	33,570
More than five years	-	6,120

The total expenditure on operating leases during the year was £15,128 (2018 - £17,258).

## 13. Related party transactions

CBMeV (Christoffel Blindenmission eV) is the governing and co-ordinating body of the federation of member associations to which CBM UK belongs.

CBMeV co-ordinates member association payments to CBM projects worldwide. During the year CBM UK made payments to international projects, through CBMeV, totalling £5,027,611 (2018 - £4,550,379). In addition CBM UK paid CBMeV £190,533 (2018 £329,499) for associated project support costs.

CBM UK also incurred various costs on behalf of CBMI and CBMeV. During the year CBM UK incurred cost on behalf of CBMeV costs totalling £266,189 (2018 - £485,775). Also during the year CBM UK charged CBMeV £8,200 (2018 - £2,500) for administration costs. At the year-end the amount owed by CBMeV was £154,147 (2018 - £699,565).

At the year-end there was an amount of £Nil (2018 - £2,229) due from other members of the CBM federation and £1,757 (2018 - £Nil) due to other members of the CBM federation arising from the

recharging of costs incurred on behalf of and by members of the federation. The total value of the recharges by CBM UK to other member associations in the year was £Nil (2018 - £4,457) and the total value of recharges to CBM UK by other member associations was £1,960 (2018 - £Nil).

During the year CBM charged BasicNeeds costs for rent and related personnel cost totalling £11,501 (2018 - £21,236). At the year end the amount owing by CBM to BasicNeeds was £41,308. In 2018 BasicNeeds owed CBM £7,049.

## 14. Guarantee

In the event of a winding up the maximum amount guaranteed to be contributed by each existing member and from each person who was a member within the preceding twelve months is £1. At the date of this report the number of such people is 11 (2018 - 11).

The charity is also the sole member of Forgotten Children Limited (limited by Guarantee) a dormant company which is registered in England.



## 15. Subsidiary BasicNeeds

BasicNeeds Trustee Limited, the sole trustee of the unincorporated charity BasicNeeds, is a wholly owned subsidiary of CBM UK as of 20 July 2017. As of 1 July 2019 BasicNeeds has been fully integrated within CBM UK, an application will be made to the Charity Commission to remove BasicNeeds as a registered Charity. The name, BasicNeeds, will continue to be used and its excellent work will also continue.

The results and assets of the charity BasicNeeds for the period ended 30 June 2019 were:-

	<b>Unrestricted</b>	<b>Restricted</b>	<b>June 2019</b>	<b>Eighteen months to June 2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	
Income	89,071	140,688	229,759	1,117,537
Less: Expenditure	(243,409)	(323,478)	(566,887)	391,199
Net result	(154,338)	(182,790)	(337,128)	726,338

	<b>June 2019</b>	<b>June 2018</b>
Fixed assets	2,629	4,866
Current assets	787,259	1,126,406
Current liabilities	(47,776)	(52,032)
Net assets	742,112	1,079,240
Restricted funds	31,267	276,873
Unrestricted funds	710,845	802,367
Net result	742,112	1,079,240

## 16. Ultimate Parent

The trustees consider the ultimate parent of the group is Christian Blind Mission (United Kingdom) Ltd.

## 17. Statement of Financial Activities – detailed comparative

	Note	Unrestricted funds	Restricted funds	Total funds 2018
		£	£	£
<b>Income from:</b>				
Voluntary income:				
Donations & legacies	2	4,232,767	61,507	<b>4,294,274</b>
Grants	2	-	3,970,861	<b>3,970,861</b>
Total voluntary income		4,232,767	4,032,368	<b>8,265,135</b>
Investment income		20,677	20	<b>20,697</b>
Other income		10,000	6,765	<b>16,765</b>
Income arising on the acquisition of BasicNeeds		-	352,901	<b>352,901</b>
<b>Total income</b>		<b>4,263,444</b>	<b>4,392,054</b>	<b>8,655,498</b>
<b>Expenditure on:</b>				
Cost of generating voluntary income		1,171,184	4,040	<b>1,175,224</b>
Charitable activities		1,389,156	5,013,990	<b>6,403,146</b>
<b>Total expenditure</b>	3	<b>2,560,340</b>	<b>5,018,030</b>	<b>7,578,370</b>
<b>Net income/(expenditure) for the year</b>		<b>1,703,104</b>	<b>(625,976)</b>	<b>1,077,128</b>
Transfer between funds		(1,651,626)	1,651,626	-
Unrealised gains on investments		1,121	-	<b>1,121</b>
<b>Net movement in funds</b>		<b>52,599</b>	<b>1,025,650</b>	<b>1,078,249</b>
Reconciliation of funds				
Total funds brought forward at 1 July 2017	10	5,405,110	1,414,430	<b>6,819,540</b>
<b>Fund balances carried forward at 30 June 2018</b>	9	<b>5,457,709</b>	<b>2,440,080</b>	<b>7,897,789</b>

## 18.Note 2 Donations – detailed comparative

	Unrestricted funds	Restricted funds	Total funds 2018
	£	£	£
<b>Donations and legacies</b>			
Donations and gifts	2,489,764	60,380	2,550,144
Legacies	1,357,553	-	1,357,553
Gift Aid	385,450	1,127	386,577
	4,232,767	61,507	4,294,274
<b>Grant income</b>			
Seeing is Believing (Standard Chartered/IAPB)	-	1,439,764	1,439,764
QEDTJ	-	546,332	546,332
DFID	-	284,835	284,835
National Lottery Community Fund	-	220,455	220,455
Scottish Government	-	256,803	256,803
Comic Relief	-	43,657	43,657
L'Occitane Foundation	-	38,622	38,622
End Fund	-	44,593	44,593
Other	-	10,051	10,051
DFID (BN)	-	66,976	66,976
Jersey Overseas Aid (BN)	-	83,746	83,746
Riot Games (BN)	-	915,893	915,893
Valefest (BN)	-	18,215	18,215
Grand Challenges Canada (BN)	-	919	919
	-	3,970,861	3,970,861







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CBM (UK) Limited is a registered charity  
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number 09006116

**Salomé with a kind message of thanks to CBM's  
supporters who've helped her to regain her sight.**